

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Daniel A Formica
Marcie A Formica
Debtor(s)

Case No. 19-17854-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2019.
- 2) The plan was confirmed on 08/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/10/2024.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$53,903.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$53,903.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,527.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,716.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,243.10

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DISPOSAL	Unsecured	175.67	NA	NA	0.00	0.00
AMERICAN HERITAGE CREDIT UNIO	Secured	8,056.00	8,029.01	9,515.18	9,515.18	0.00
AR RESOURCES	Unsecured	365.00	NA	NA	0.00	0.00
AR RESOURCES	Unsecured	710.00	NA	NA	0.00	0.00
AR RESOURCES	Unsecured	596.00	NA	NA	0.00	0.00
AR RESOURCES	Unsecured	183.00	NA	NA	0.00	0.00
AR RESOURCES	Unsecured	155.00	NA	NA	0.00	0.00
BUCKS COUNTY WATER&SEWER AU	Unsecured	324.00	505.45	505.45	45.01	0.00
CAPITAL ONE NA	Unsecured	904.00	904.77	904.77	80.58	0.00
CAPITAL ONE NA	Unsecured	2,444.00	2,444.70	2,444.70	217.71	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	NA	1,376.09	1,376.09	122.55	0.00
DELMARVA COLLECTIONS	Unsecured	324.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	586.00	NA	NA	0.00	0.00
FIN RECOVERY	Unsecured	839.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	11,104.00	11,104.66	11,223.73	11,223.73	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	691.00	691.29	691.29	61.57	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	342.00	341.66	341.66	30.43	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	366.00	365.68	365.68	32.58	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,557.00	4,557.25	4,557.25	405.86	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	989.23	989.23	88.09	0.00
MIDLAND CREDIT MANAGEMENT IN	Secured	1,137.86	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	108.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	10,655.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	182,506.00	184,287.84	18,428.35	18,428.35	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	583.00	546.44	546.44	48.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	315.00	278.27	278.27	24.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,166.00	1,127.60	1,127.60	100.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,207.00	2,207.47	2,207.47	196.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,459.00	1,459.11	1,459.11	129.93	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	750.00	749.59	749.59	66.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	999.00	962.24	962.24	85.70	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	677.00	641.57	641.57	57.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,138.00	1,137.71	1,137.71	101.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	700.00	664.81	664.81	59.21	0.00
PPL	Unsecured	1,185.00	1,395.21	1,395.21	124.25	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	734.00	661.21	661.21	58.88	0.00
RADIUS GLOBAL SOLUTION	Unsecured	375.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	314.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	511.57	511.57	45.56	0.00
TD BANK USA NA	Unsecured	821.00	821.87	821.87	73.18	0.00
TD BANK USA NA	Unsecured	2,648.00	2,648.45	2,648.45	235.86	0.00
THD/CBNA	Unsecured	1,376.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$18,428.35	\$18,428.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,738.91	\$20,738.91	\$0.00
TOTAL SECURED:	\$39,167.26	\$39,167.26	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,989.24	\$2,492.64	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,243.10</u>
Disbursements to Creditors	<u>\$41,659.90</u>
TOTAL DISBURSEMENTS :	<u>\$53,903.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/26/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.